

**Niki Khindri**

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**From:** G Jackson <geannetta@gmail.com>  
**Sent:** Sunday, February 10, 2019 9:12 PM  
**To:** Ian J Brandt; Niki Khindri  
**Subject:** Fwd: \$444K Offer on Unit 4, 123 W 131  
**Attachments:** REBNY Financial Statement.xls

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----- Forwarded message -----

**From:** Ayo Haynes <AHaynes@halstead.com>  
**Date:** Wed, Apr 26, 2017 at 12:10 AM  
**Subject:** RE: \$444K Offer on Unit 4, 123 W 131  
**To:** Geannetta <geannetta@gmail.com>

Geannetta, can you fill the attached out? It always accompanies an offer that is presented to an owner. Since we have heard from Citi that doing a loan shouldn't be a problem this is the last piece of information needed before Frederic responds to your offer. Let me know if you have any questions about how to fill out the form but it should be self-explanatory. Thanks, Ayo

**Ayo Haynes**

Licensed Associate Real Estate Broker, MBA

Gold Circle Member

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AHaynes@halstead.com | Halstead Property, LLC

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Official Luxury Real Estate Firm of the New York Yankees

**From:** Geannetta [mailto:[geannetta@gmail.com](mailto:geannetta@gmail.com)]

**Sent:** Tuesday, April 25, 2017 1:39 PM

**To:** Ayo Haynes <AHaynes@Halstead.com>

**Subject:** Re: \$444K Offer on Unit 4, 123 W 131

Good afternoon Ayo,

Hope all is well. Thanks for catching me up to speed! Have you had a chance to review the latest emails from my banker, AJ?

Quite a bit has transpired today. Based on the emails sent by AJ, things are progressing and everything is a go as far as Citibank is concerned.

Can you please update Frédéric on the latest information regarding approval for 123 W 131, Unit 4? If Frédéric is on board we can proceed with a signed contract.

Once you have touched base with Frédéric we can wrap our heads around the next steps and see if an open house is necessary?

Looking forward to hearing from you soon.

Kind regards,  
Geannetta

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On Tue, Apr 25, 2017 at 11:35 AM, Ayo Haynes <[AHaynes@halstead.com](mailto:AHaynes@halstead.com)> wrote:

Geannetta, I spoke to your banker last week. To be clear the building has not been approved yet and that is a critical piece of this puzzle that Frédéric needs in order to make a decision on your offer. In order to be approved your banker will need to review the 2014 and 2015 financials which I have not received yet. I did send him a balance sheet that I received from Frédéric but I do not know if that is enough to go on for your banker.

Regarding showings and open houses for this week. I'd like to show the apt in the 5 o'clock hour on Thursday and Sunday from 2-3.30. Please let me know if both of those times are good. Thank you. Ayo

Ayo Haynes, MBA

Lic. Associate Broker

Halstead Property

[917.406.5403](tel:917.406.5403)

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[Ahaynes@halstead.com](mailto:Ahaynes@halstead.com)

----- Original message -----



From: Geannetta <[geannetta@gmail.com](mailto:geannetta@gmail.com)>

Date: 4/20/17 2:14 PM (GMT-05:00)

To: Ayo Haynes <[AHaynes@Halstead.com](mailto:AHaynes@Halstead.com)>

Subject: Re: \$444K Offer on Unit 4, 123 W 131

Ayo:

Is your \$444k offer without a seller's concessions? Yes. 444k with no seller's concession.

Has the building already been approved by Citi? Yes. I will have my banker reach out to you.

Are you putting 20% down or 10% down? 10% down which is what the listing mentions.

Please let me know if you have reconsidered allowing me to have an open house from 2-3.30 on Sunday?

Ayo, I informed you that Teka and I have a right to be present during open houses, this is necessary to secure our valuables. Anyone off the street interested will have access to our home and we want to make sure nothing is removed. Again, the reason I mentioned that I am unable to do Sunday from 2:00 - 3:30pm is because I have to go back to my mother's bedside, she is hospitalized with colon cancer. I'm not saying "No" to the showing, in fact, I'm driving back from CT, just to open my home to you but I do have to return to CT on Sunday early afternoon. We are not comfortable with anyone in our home when we are not there. So, unfortunately due to the dire circumstances of my ill mother, I will not be able to accommodate a showing at 2-3:30pm.

This is truly a stressful and extremely busy time but I hope that we can get to an agreement about the 123 W. 131st #4. Tell Frédéric thanks for the reconsideration of my offer, my bank is pretty confident they will approve the loan. Let's get it done if Frédéric agrees.

All the best,

Geannetta

On Thu, Apr 20, 2017 at 8:42 AM Ayo Haynes <[AHaynes@halstead.com](mailto:AHaynes@halstead.com)> wrote:

Geannetta, Frederic forwarded me your email. Clearly you and I are experiencing a disconnect, which is unfortunate. I never said the open house was for all cash buyers only. What I said in separate conversations with you is that I'd like to have an open house Sunday from 2-3.30 – you said that time didn't work for you because you and Tika needed to be at every showing that I did. In our phone conversation Tuesday afternoon I told you that based on my conversation with my office's Wells Fargo representative that the only reason that loan was approved was because of the high net worth of the buyer. He felt a loan for this unit would be unlikely given the circumstances. That is why we are going the route of an all-cash buyer. I provided you with his contact info so you could speak to him directly. Did you call him? Whether you or anyone else, if Frederic accepts a financed offer he runs the risk of the loan being declined down the road and he would lose valuable time on the market.

Thank you for your new offer is \$444,000. You could have communicated it to me Wednesday at any point. Is your \$444k offer without a seller's concessions? Has the building already been approved by Citi? Are you putting 20% down or 10% down? Please understand that whether a loan is approved depends on a combination of factors including the ratio of renters to owners, the bldg's cash reserves and the financial profile of the buyer. I will speak to your banker to ask him if he can guarantee that if your offer of \$444k is accepted that his bank could definitely do the loan. I will communicate with Frederic what the banker says.

Please understand that as Frederic's agent I have to make sure that he has all the information he needs to make an informed decision. It is not personal on either of our parts. Even before making the listing active the other day we have already spent considerable time seeing if a deal is possible with you. I was a fan of yours for many years and when Frederic asked if you should be offered an opportunity to buy the studio before anyone else, before it was put on the market, I whole-heartedly supported that decision. I can assure that I have no agenda here except to give Frederic full information as his agent so he can make an informed choice on how to proceed to a successful and swift closing.

As you can tell from Frederic forwarding me your email he would like me to handle all marketing and negotiations of his property. Please send correspondence to me and not Frederic. Regarding the copy making mention of an "all cash-buyer" there is no mandate for it to be included in the listing copy. It is something I will share with buyers when they ask for more info about the apt.

Please send me the answer to the questions posed earlier regarding your new offer. I will reach out to your banker for more info about your pre-approval and the building, Please let me know if you have reconsidered allowing me to have an open house from 2-3.30 on Sunday. Thank you. Ayo



## Ayo Haynes

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**From:** Frédéric CHAMPEL [mailto:[frederichampel99@free.fr](mailto:frederichampel99@free.fr)]

**Sent:** Thursday, April 20, 2017 2:41 AM

**To:** Ayo Haynes <[AHaynes@Halstead.com](mailto:AHaynes@Halstead.com)>

**Subject:** FW: \$444K Offer on Unit 4, 123 W 131

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**De :** Geannetta <[geannetta@gmail.com](mailto:geannetta@gmail.com)>

**Date :** mercredi 19 avril 2017 15:00

**À :** fred <[frederichampel99@free.fr](mailto:frederichampel99@free.fr)>

**Objet :** \$444K Offer on Unit 4, 123 W 131

Good afternoon Frederic',

I hope this email finds you doing well. Yesterday Ayo and I connected via text message and she stated that the property would be listed for cash buyers only, however after viewing the ad this morning, the ad does NOT mention cash buyers and now seeks buyers that are willing to do 90% financing. With that said, I discussed my financing offer of \$425K prior to the property being listed to the public. This was the last price that Ayo communicated to me on March 29, 2017 during our evening phone conversation.

I have been in communication with Ayo however I don't know if you are aware of my willingness to offer more so that I can secure this property, which has been my home for the past 5 years.

Ayo mentioned having open houses where cash buyers come into view the place and I have been trying to avoid that because it is very intrusive and I am living here.

I am willing to offer 444K to take the property off the market because now the listing is seeking financial buyers rather than cash only buyers. It was my understanding that Ayo was seeking cash buyers only.

I have already been pre-approved and can move quickly. Attached is my pre-approval.

Feel free to share this with Ayo if you would like to proceed in closing the deal and removing the list.

Frédéric, I have been a great tenant and made things very seamless while living here and I would love to continue to live here.

Ultimately I know that the decision is yours, therefore this email is one of my last resorts in trying to communicate my willingness to secure the property.

I truly do hope you choose to accept my offer. It has been great having a seamless relationship with you over the years and I hope to continue it by closing the deal together.

Please take a look at all attachments for a better understanding of my discussions with Ayo. I truly do wish you the best in all your future investment endeavors.

All the best,

Geannetta

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Sent from iphone



# FINANCIAL STATEMENT

Name(s) \_\_\_\_\_  
 Address \_\_\_\_\_



The following is submitted as being true and accurate statement of the financial condition of the undersigned on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_.

ASSETS			LIABILITIES		
	Applicant	Co-Applicant		Applicant	Co-Applicant
Cash in Banks			Notes Payable:		
Money Markets Funds			To Banks		
Contract Deposit			To Relative		
Investments: Bonds & Stocks			To Others		
- see schedule			Installment Accounts Payable:		
Investment in Own Business			Automobile		
Accounts & Notes Receivable			Other		
Real Estate Owned-see schedule			Other Accounts Payable		
Year      Make			Mortgages Payable on Real		
Automobiles:			Estate - see schedule		
Personal Property & Furniture			Unpaid Real Estate Taxes		
Life Insurance			Unpaid Income Taxes		
Cash Surrender Value			Chattel Mortgages		
Retirement Funds/IRA			Loans on Life Insurance Policies		
401K			(Include Premium Advances)		
KEOGH			Outstanding Credit Card Loans		
Profit Sharing/Pension Plan			Other Debts - Itemize		
Other Assets			<b>TOTAL LIABILITIES</b>	\$ -	\$ -
<b>TOTAL ASSETS</b>	\$ -	\$ -	<b>NET WORTH</b>	\$ -	\$ -
<b>COMBINED ASSETS</b>		\$ -	<b>TOTAL LIABILITIES</b>		
<b>SOURCE OF INCOME</b>			<b>&amp; NET WORTH</b>	\$ -	\$ -
	Applicant	Co-Applicant	<b>COMBINED</b>		\$ -
Base Salary			<b>CONTINGENT LIABILITIES</b>		
Overtime Wages			As Endorser or Co-Maker on Notes		
Bonus & Commissions			Alimony		
Dividends and Interest Income			Child Support		
Real Estate Income (Net)			Are you defendant in any legal action?		
Other Income - Itemize			Are there any unsatisfied judgments?		
<b>TOTAL</b>	\$ -	\$ -	Have you ever taken bankruptcy? Explain		
<b>GENERAL INFORMATION</b>					
	Applicant	Co-Applicant			
Personal Bank Accounts at			<b>PROJECTED EXPENSES / MONTHLY</b>		
			Maintenance		
Savings & Loan Accounts at			Apartment Financing		
			Other Mortgages		
			Bank Loans		
Purpose of Loan			Auto Loan		
			<b>TOTAL</b>	\$ -	